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RANGE PROGRAM

# CONSUMERS' GUIDE

MAY 15, 1939



CLEANING WALLS



LOANS



STANDARDS



COOPERATION

# CONSUMERS' GUIDE

MAY 15, 1939 VOLUME VI, NUMBER 3

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D. E. MONTGOMERY, Consumers' Counsel

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MARY TAYLOR, Editor



**WE DON'T KNOW** if there has yet been any such character as a "consumer celebrity," but if not, then the winner of our recent weights and measures quiz—Mrs. Paul V. Clumpner of Metaline Falls, Washington—has created the rôle.

No sooner did the announcement of Mrs. Clumpner's victory reach Metaline Falls, than she became front-page news. From the front page she moved to the women's page, when she found herself being asked to speak on consumer problems before women's organizations.

"It was an eventful day in my life when I received your telegram saying that I was the winner of the *Consumers' Guide* quiz," she writes. "The thrill of a lifetime!"

"It wasn't long before our local papers were spreading the news of my good fortune, and I was asked to speak on 'Consumer Education' at the county meetings of home economics clubs. The women have become so interested . . . that they have decided to devote a part of each meeting to some phase of this subject."

Another event was the arrival of the scale offered to the Consumer I. Q. winner by the Virginia Weights and Measures Association. Mrs. Clumpner rejoices in being "still a young woman with many years ahead of me in which to use this fine piece of household equipment. And I wouldn't doubt," she adds, "but that it will be used in our family for generations.

"I am a housewife. Sounds so uninteresting, doesn't it?" (We don't think so, Mrs. Clumpner.—Editor's note.) "But it can really be one of the greatest of all professions if one chooses to make it so . . .

"I have been married for 13 years, and we have an 8-year-old son . . . It is my job to be a careful, intelligent buyer so that each

year I can set aside a definite sum to be used for travel. 'See America' is our family slogan, and this spring we plan to go to the Golden Gate Exposition in San Francisco.

"Someday we may take our son to visit the Nation's capital and when we do," Mrs. Clumpner promises us, "we shall visit the office of the *Consumers' Guide*."

EXPERTS in fire hazards undoubtedly save more lives than anyone knows. They could save more lives, and more money, if the valuable facts they know could be packed into everybody's kit of knowledge.

An outstanding expert in this field has brought to our attention a chance we had—but muffed—to warn consumers against a serious fire hazard in the home. In our January 16, 1939, issue, we gave our readers a simple chart of facts on how to wage the "Battle Against Bugs." In the section on the house ant, we said that where the nests are in woodwork, a tablespoon of carbon disulphide injected by means of a small syringe would help. We also advised householders bothered by ants to obtain a copy of the Bureau of Entomology's leaflet No. 147 (5 cents from the Superintendent of Documents, Washington, D. C.).

What we failed to do in our chart, but what this leaflet does in italicized type, was to warn our readers that "*carbon disulphide is explosive and inflammable in the presence of fire in any form, so keep matches, lighted cigars, cigarettes, etc., away while using it.*" This is a tremendously important warning. If you have saved your copy of the "Battle Against Bugs," be sure to make this note on it. In any case, tuck this fact away permanently in your memory.

SKEPTICS who feel that weights and measures is too difficult a subject to rouse popular interest should get hold of a copy of the latest annual report of the Los Angeles County Department of Weights and Measures.

"A Square Deal For All: The work of the county sealer is to maintain an honest balance between buyer and seller," reads the cover title of the report. Inside is an account of the work of the office written in the informal language all of us consumers speak. And the story is chock-full of lively pictures and sketches.

"The business of housekeeping, presided over by the housewife, involves the expenditure of billions of dollars annually, and, in a sense, represents the largest business in the world," concludes the report. "Be a good shopper. Watch the scale while your purchase is being weighed. When you find that some dealer is making a habit of giving short

weight, let us know about it. Your complaint will be confidential, but he will be thoroughly investigated. By doing that, you will not only be a good shopper—but also a good citizen."

TO ANOTHER local weights and measures office, birthday greetings! The Dallas, Texas, Department is about to celebrate its third anniversary on the air, broadcasting educational programs for consumers and businessmen on the value of adequate weights and measures administration.

"We are very happy over the fact that consumers and merchants are showing a better spirit of cooperation than ever before," writes the Chief Sealer of the Bureau, announcing the anniversary.

For 2 years the broadcasts were confined to the local municipal station. "That," the Chief Sealer tells us, "was the first known series of weights and measures education programs on the air, and over the world's oldest municipal radio station."

Last November the program expanded, and the Bureau began its series of broadcasts over a State network. Today 23 different stations carry the Dallas weights and measures story across the Lone Star State.

AN INVESTMENT in economic security is paying dividends.

Only a few years ago the Farm Security Administration began its program of making small loans of a few hundred dollars each to impoverished farm families—"down and outers" left stranded by economic catastrophe or destruction of the land. More than a million farm families at the relief level have received loans to buy needed equipment, and perhaps a mule or a cow to set them on the road to rehabilitation.

The reckoning has been, first, in the improvement of living standards of these families, and, second, in the promptness with which they have repaid loans.

Comparing the economic standing of almost 233,000 of these families now with what it was when they obtained loans, the FSA finds that these families have increased their "aggregate net worth"—over and above all debts—by \$61,817,000 since obtaining loans. That is an average increase in "net worth" of over \$265 per family.

Each of these families has increased the value of its belongings, farm equipment, home, etc., by more than one-third.

As for payment of loans—over 78 million dollars out of a total of 262 million dollars loaned to 444,000 individual borrowers has already been repaid, although many of the loans do not come due for 4 or 5 years.



## From Grass to Cattle to Meat

*From Texas to the Canadian border, from the Plains States to the Pacific, the Western Range Program of the Agricultural Adjustment Administration seeks to restore a cover of grass to the scourged earth. For grass will hold the soil, and grass is the source of meat*

ONE HUNDRED years ago when the Americans who faced seaward launched clipper ships into the blue ocean, the Americans who faced inland rode Conestoga wagons westward across a sea of green grass. Only plains Indians, buffalo, and game inhabited that vast expanse.

As people crowded the cities of the East, adventurers, speculators, and exploiters saw in the sea of grass, stretching from the Rio Grande to the Canadian border, a vast pasture 1,500 miles long and 1,000 miles wide for the raising of beef cheaply and in quantities the world never dreamed of. By 1884, a million cattle grazed in this vast pasture, moving north from Texas with the summer, watched by 4 thousand cowboys. In the fall

the cattle were herded together and shipped East, cheap beef for America and Europe.

From the East farmers seeking homesteads, from the West ranchmen seeking pastures, moved in. Fences began to cut across the sea of grass. Part of it was fenced off in ranches too small to maintain a family by cattle raising unless the soil was mined. The soil was mined, the land was overgrazed. The grass stopped coming up in years of drought, and the land lay bare to the occasional rains. It eroded.

Part of it was claimed by the States, which rented it to the cattle and sheep raisers with an eye more on revenue from rents than on the value of the range as a natural heritage and an asset of State and Nation. Part of it

was held by the National Government itself under the public domain, and also leased for grazing. To get their money back, to make a profit, the sheep and cattle raisers crowded the land with herds. This, and the lack of rain, stripped the land bare. Then the wind and the rain gullied the earth.

Part of the sea of grass was allotted to railroads in alternating sections so that it was almost impossible for one man or one company to obtain a single section of land large enough to support a ranch. Sections were rented for pasture, and renters mined the earth to get rent payments back.

Part of it was properly and intelligently used so that it produced food without depleting the range. But too little of it.



RANGE PROGRAM

MAY 15, 1939





**WHEN** the wind blows, over-cultivated or over-grazed land goes up in dust. The Range Conservation program of the AAA aims to prevent dust storms like this.



**GRASS** is the staff of cattle life and the natural resource upon which the livestock industry is based. Eroded, badly used land produces bony, starved cattle.



**BUILDING** dams on the range prevents water from racing off the land carrying the rich topsoil with it. But building dams is expensive, so the AAA shares the cost with ranchers.

THERE ARE 728 million acres of western land, most of it rangeland.

Today this land can support only half as many cattle and sheep as it could support 100 years ago. Eighty percent of the range area is eroding seriously, decreasing the capacity of the soil, increasing the cost of feeding cattle.

Beef that was formerly shipped to feed the crowded cities of America and Europe comes more expensive for the consumer now. But the return to the producer has not increased.

There are more ways to measure what the erosion of grassland costs the country than by looking in a butcher shop. Dust and rich topsoil from half of the 589 million seriously eroded acres of rangeland are silting up streams, clogging expensive irrigation systems, and turning back more land to desert.

Silt chokes the works of power developments along the western rivers, muddying and spoiling city water supplies, and killing off fish in the streams. Barren lands starve out game. Unrestrained by the grass roots that once held the water in the earth, rains and spring downpours precipitate disastrous floods.

Plows, dry summers, and exploitation were the prelude to dust. When the dust blows, homes are abandoned, communities dry up, and men and women take to their jalopies, as their ancestors took to prairie schooners, and go in search of better fields. But today there are no undeveloped lands to the west and no hope beyond the mountains.

"It is hereby recognized," Congress said in the Soil Conservation Act of 1935, "that the wastage of soil and moisture resources of farm, grazing, and forest lands of the Nation, resulting from soil erosion, is a menace to

the national welfare, and that it is hereby declared to be the policy of Congress"—to save the soil and restore the grasses.

Seeding and sodding, digging and furrowing, working with the guidance and aid of the Agricultural Adjustment Administration, the men and women on thousands of ranches in more than a dozen States are making grass grow again where too many head of livestock had grazed, where the plow and the cultivator had tried in vain to convert grassland into grainland, where the sun had seared the earth and the wind and rain had peeled it away. Allied with the ranchers and farmers, too, in their fight against a creeping wasteland are the rangers of the Forest Service, the experts of the Soil Conservation Service, and the brigades of young men in the Civilian Conservation Corps. Scientifically directed, they seek to restore grass to land which needs grass for protective cover.

Individual farmers, burdened with debts, are unable by themselves to afford the cost of soil restoration. Theories inherited from the time when America's prodigious wealth in natural resources was still unexploited would say, "If a rancher cannot maintain his land, then let it run down. It's his land."

Today we realize that, while it is his land, he is only the custodian, for after all it is our land. And knowing that the entire Nation will share with the farmers and ranchers the wealth of restored fertility, the Government today shares the cost of rebuilding the soil.

THE NATION'S contribution to the cost of rebuilding the soil on a ranch is called the range-building allowance. This allowance, set up for each ranch by the Government, is based on the size of the ranch and its grazing capacity, which is the number of mature animals it is capable of feeding over a year's

time without injury to the range. Rates vary for areas and productivity of the land. Where 75 cents is allowed for each animal unit, 3 cents is set up for each acre in the ranch; where \$1 is allowed for the animal unit, the acre rate is 2 cents.

Using the latter rate as an example, suppose a ranch of 1,000 acres is capable of grazing 100 animals. Then the rancher's range-building allowance would be \$100—a dollar for each animal capacity—plus \$20—2 cents for each acre in the ranch—or \$120 altogether. To earn the \$120 the rancher must undertake certain range-building practices.

He may decide to keep his cattle off a part of his land from the start of plant growth in the spring to the time of seed maturity in the fall. This will enable the land to reseed and get a start again in growing grass. This soil-conservation practice the AAA calls reseeding land naturally by deferred grazing. If a rancher defers grazing on one-fourth of his land, he can earn 40 percent of his range-building allowance. He may earn 20 percent more for supplemental practices which may be desirable in his community in connection with deferred grazing.

On the other hand, if the range is too far gone for natural reseeding, then artificial seeding—where soil and climatic conditions make it possible—is encouraged. The rancher is reimbursed 20 cents for every pound of seed he sows on his land, up to a maximum allowance of \$2 an acre.

In some areas, for planting trees, trees of a kind and age that have been determined to be suitable for his land, the rancher receives \$10 an acre.

WEEDS are nature's way of protecting the soil from erosion when grass has been



**TO SAVE** the range, a national resource, the AAA shares the cost of soil-conservation practices with the Nation's ranchers. Here a rancher is holding onto his soil by contour ploughing.



**TREES** break the monotony of flat plains. They also hold rain water on the land and act as windbreaks against dust-blowing storms.



**THIS** picture illustrates the AAA range program too. For successful conservation will mean lower cost meat for consumers, as well as adequate returns to ranchers.

eliminated. But poisonous and noxious weeds are undesirable on a livestock range. The AAA offers a payment for eliminating certain such species where this can be done without reducing vegetative cover in a way that will subject the soil to increased erosion. For example, a rancher may earn \$1 per acre for eliminating a heavy infestation of prickly pear or cactus.

Open water, where animals may drink, is the source of life on the range. When water holes are few and badly located, however, thirsty cattle graze off nearby grass while the range farther away carries little of the feeding load. Water holes in greater number, and more strategically located, mean a better distribution of livestock on the range.

The answer to this problem is to build reservoirs, construct dams, excavate seepage spots, and dig wells, so that there will be many oases, and no single water hole will serve as a magnet in any limited area.

For constructing earthen reservoirs or tanks, then, farmers are allowed 15 cents a cubic yard, up to 5,000 cubic yards of earth excavated. Over that amount the rate is 10 cents. For building concrete dams or rubble masonry dams, ranchers are reimbursed \$6 for each cubic yard of concrete or earthen masonry used. For digging wells and excavating natural watering places, ranchers receive similar allowances.

Fires are the enemy of grass as well as of forests. To fight fires, ranchers are paid 5 cents for every 100 feet of fire guards they build; that is 5 cents for every 100 feet of land at least 10 feet wide which is stripped clean of vegetation. Such artificial deserts create a wasteland that not even a fire can cross.

Where land slopes are defenseless against rains which run off swiftly and tear away much of the topsoil, contour furrowing and listing can be used to hold rain and snow

water on the rangeland where it falls. Ranchers also have the opportunity of constructing spreader dams and spreader terraces as part of the erosion-defeating strategy. The ridges and shallow ditches spread out the moisture; and instead of washing off rapidly, the water seeps slowly into the soil.

For furrowing or listing land on the contour, the AAA pays 50 cents an acre. Ranchers can earn 15 cents a cubic yard of material moved in building dams, and 50 cents for every 100 linear feet of spreader terraces.

BY ADOPTING one or all of these practices, ranchers may earn their range-building allowances. But in no case can they earn more than the allowance determined by the grazing capacity and the size of their ranches. To qualify for allowances, ranchers agree to desist from soil-depleting practices. There's little good restoring one-fourth of a ranch if, in the process, the rancher overgrazes the other three-fourths.

Best assurance that these practices will be undertaken seriously and faithfully is that the rancher puts far more into them than the amount of his range-building allowances.

NO GOVERNMENT can undertake the enormous responsibility of directing the use of millions of acres of land all over the country. Nor is the Government even attempting to do this. Range-building programs, like all AAA programs, are in the hands of the people who own or operate the land; the ranchers themselves, in this case.

When a rancher decides to take part in the program he signs a form indicating that he wants to take part in the work of maintaining and restoring the Nation's soil resources. By this he automatically becomes a member of the County Agricultural Con-

servation Association, which is made up solely of other ranchers and farmers in his county, who like him have indicated their desire to take part in the soil-conservation program.

From its own ranks the Association elects its representatives to form a county committee. The job of determining what range-building practices are to be adopted in a county is theirs. The job of working with the ranchers to see that the practices they carry out conform to scientific standards, is theirs. The determination of whether or not a particular rancher has earned his allowance is theirs.

Disagreements between an individual rancher and his county committee may be appealed to a State committee which is composed of farmer members just as is the county committee.

As it must be, the job of holding the soil is being done by the men on the soil.

The sea of grass will never again be the vast and luxuriant range it was when Indians and buffalo roamed over it. But with the help the people of the Nation are giving through the AAA program, the grass is being restored. And as the sea of grass grows again, the chances increase for abundant meat supplies at costs which will not ruin the producers of these supplies. For grass is the cheapest source of meat.

JUST AS IT IS IMPORTANT to see that the productive power of our farmers is made available to the people of our cities, so it is important that the tremendous factory facilities and huge unused labor supply of our cities be converted into increased abundance available to our farms.

Henry A. Wallace,  
Secretary of Agriculture

# How to Clean Walls

*Doing a careful clean-up job can save the expense of new paper or paint. Here are some helps to thrifty homemakers*

**O**RIENTAL potentates with tapestry-lined palace walls have one domestic advantage over the American housewife. If their walls look smudgy, they merely snap their fingers and, presto!—the tapestries are down and hurried off to the Oriental equivalent of the dry cleaner.

All of which may be so much fantasy, but it has a moral for house cleaners who take one look at walls marred by sticky fingers of 3-year-olds or blackened by a winter session of coal dust, and who promptly begin juggling the family budget to squeeze out a few dollars for a new paint or paper job.

Walls can't be dismantled and whisked off to the nearest laundry, of course. And it wouldn't do much good to spray them with cleaning fluid and let it go at that. But neither do large chunks have to be sliced out of the budget to renew the wall finish every time it gets dirty. From the household

**FIRST RULE** in the wall cleaner's handbook is to dust walls—painted or papered—regularly. A soft duster is best. It doesn't scratch, and it gathers dust better than a broom or a stiff-bristle brush. An outing flannel bag on a broom, or a long handled soft hair brush, does the job.



remedies of the last generation to the streamlined packages on today's store shelf, the housewife has an array of formulas and preparations to clean painted and papered walls.

Applying most of them is largely a matter of following directions. But walls done in fine oils or delicate tints sometimes require the expert touch if streaks and fading are not to be the first result of cleaning. Likewise, a heavily embossed wall paper or one not guaranteed washable might be more damaged than cleaned by ordinary cleaning methods. For these not-so-common cases, the expert advice of an experienced decorator is needed before cleaning methods are decided upon.

For most interiors, the amateur hand may do as efficient a job as the trained one. The methods here described are meant to meet the ordinary house-cleaning problems.

Walls—painted or papered—should be dusted regularly and completely if dirt is not to become imbedded in the finish almost beyond hope of removal. A soft duster is best. It doesn't scratch and it gathers up the dust quicker than a broom or a stiff-bristle brush. A long-handled soft hair brush will do the job. Just as good is an outing flannel bag on a broom. Wool brushes are expensive and they require a great deal of care to wash and keep clean. If you use a soft cloth or cotton, rotate the wiping surface; then you won't be rubbing on more dirt than you take off.

DOMESTIC experts say the best method for cleaning walls is to begin at the bottom and work up, making a particular point of getting into corners, crevices, and concealed areas—around radiators, for example. Particular care should be taken with wall paper. Hard rubbing can easily mar or injure it. A very even stroke with little pressure won't blur the pattern or spot the paper.

Spot removing, thorough cleaning, and washing of walls require a combination of wisdom and skill.

First, a few tips on painted walls. The wrong way to wash down a painted wall is to take a strong laundry soap or powder, mix up suds and get to work. True, you will remove dirt. But white paints will end up yellowed; and colored paints won't look very much like the original.

The right way is first to make sure that the paint on your walls is washable. If it is an oil paint, and washable, a cloth or sponge wrung out of light suds made with the mildest of soaps or soap powders and rubbed on the wall with even strokes will clean a moderately soiled wall. Mild soap has a very small alkali content. Rinse the wall with a cloth or sponge wrung out of clear water, then wipe dry with a soft cloth.

Bureau of Home Economics experts warn against using coarse scouring powder or strong alkali on paints. A jelly made from a neutral soap is their suggestion. It should be applied with an up and down stroke. The wall should be rinsed with clear water and then dried.

BADLY SOILED painted walls—particularly those of rough plaster—usually respond to a treatment of whitening carefully applied with a cloth moistened with hot water. A small space should be cleaned at a time. Rinse the wall with clear water; use a soft cloth for drying.

If the wall is slightly soiled but needs a complete freshening up, try this solution: 2 tablespoons of mild soap powder, 3 tablespoons of turpentine, and 1 quart of warm water. Dissolve the soap powder in warm water, add turpentine, and stir rapidly. A cloth, sponge, or brush can be used to apply the mixture to the wall. Rinse the wall with clear water and dry.

Enameled walls, one writer has said, should be washed like a dish. This might hold if you use plain water on your dishes. The big thing to remember when cleaning enameled walls is that strong alkaline soap dulls the paint, removes its luster. A woolen or





**SUDS** made with a mild soap will clean most painted walls if they are only slightly soiled. Coarse scouring powders or strong alkaline soaps are likely to remove the paint along with the dirt.

cotton flannel cloth wrung out of hot water will clean a moderately soiled enamel painted wall. Wipe the wall dry with a soft cloth. Whiting can be used for spots, stains, and dirt that don't yield to ordinary water. But rub the whiting on lightly or you will scratch the paint.

The enamel painted wall that is extremely dirty can be cleaned with any of the solutions already suggested for oil painted walls, or with one of these 3 solutions: (1) one ounce of sal soda in 2 gallons of water; (2) half an ounce of laundry soda in 2 gallons of water; or (3) half an ounce of trisodium phosphate in 2 gallons of water. To protect the gloss take care not to make any of these solutions too strong. A small portion of the wall should be washed at a time, followed by a rinse of clear warm water, then dried with a soft cloth.

You can't clean most calcimined walls. They can be wiped down with a dry, soft cloth, but washing them results in streaks and fading. Cheap in the beginning, they may prove to be more expensive than enamel painted walls because of the necessity of re-doing them every time they get a layer of dirt on them.

One point to remember, whatever cleaning formula you choose, is always to rinse with soft water. If the wall is rinsed with hard water or if a thorough job is not done, the

result may be streaks, cloudiness, or spots.

COMMERCIAL CLEANERS for painted walls there are aplenty. The "read-the-label" rule should be followed to the letter here. Most common ingredient of the commercial cleaner is trisodium phosphate. Used right, it does an excellent job—but, used wrong it can destroy the finish of a wall completely. It is by no means "foolproof."

Cleaners with sodium metaphosphate (which also softens water) do a good job when combined with a mild soap or soap powder. The chemical dissolves dirt immediately, requires little work, and will not injure the paint.

Sulfated fatty alcohol—a "soapless soap"—comes in a powder or paste form for cleaning walls. One tablespoonful in a gallon of warm water does the job.

To apply any of these solutions, take a large section of the wall at a time. Use a circular motion. Then, after rinsing according to directions, wipe the wall with a turkish towel wrung out in plain water, using a straight up and down motion.

If the luster of the wall is lost in washing, it can be restored by application of liquid wax. This protects paints and makes future cleanings easier.

SOME WALL papers are guaranteed wash-

able; others can be easily ruined by application of moisture.

Washability is one point for the consumer to look for in buying wall paper. A wall paper trade association has recently issued specifications for papers which may bear its seal of approval. Cleansibility is listed as one of the specifications, and all papers carrying this seal "must be cleansible—that is, the surface must resist water so that it may be wiped off with a damp sponge without damaging the color or surface." There is, of course, no official approval or enforcement of the requirements of this manufacturers' guaranty. The commercial standard for wall papers, issued by the National Bureau of Standards, and adopted voluntarily by the trade, does not include a guaranty of washability. However, the wall paper manufacturers realize the importance of such a provision and propose to include it in a revision of the commercial standard now under way.

For papers that are washable, one caution is not to use too much water, as the wall paper will easily soak off. A very mild soap solution, applied carefully to washable heavier wall papers with a soft sponge, will be successful. Dry the wall with a soft cloth after rinsing. On the light washable papers, use a clear lukewarm water with no soap.

Wall papers can also be cleaned fairly successfully with the commercial pastes or powders on the market. An expert can do the job much better than an amateur; in any case, directions should be followed to the letter if spots and streaks are to be avoided. It is always wise to try any such cleaner on the paper behind a picture or a door to be sure the color or pattern won't come off along with the dirt. If it works right, clean one strip of surface at a time, working from top down. Slightly overlap each strip of the paste type cleaner, folding the soiled part under when the cleaner becomes dirty.

YOU can make your own "paste" with ingredients out of the pantry. Here's a tested formula put together by the Louisiana Experiment Station: 2 cups of flour, 1 cup of warm water, 2 tablespoons of salt, 2 tablespoons of kerosene, and 4 tablespoons of household ammonia. Mix them all together, then cook in a double boiler over boiling water until the paste no longer sticks to your hand when rolled between the fingers. Cool in a covered pan. Use on one strip of paper at a time by rubbing in only one direction and folding the dough over as its surface becomes soiled. Overlap each strip cleaned so that streaks will be avoided.

You can get other formulas for homemade

[Concluded on page 14]



**ANNUAL INCOME** twenty pounds, annual expenditures nineteen, result happiness. Annual income twenty pounds, annual expenditures twenty pounds ought and six, result misery."

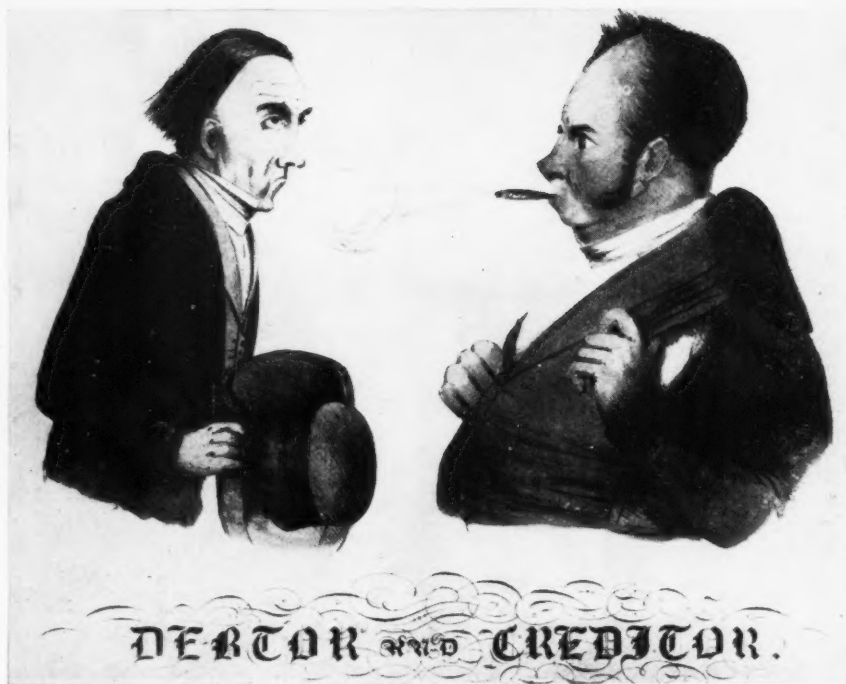
So Charles Dickens had Mr. Micawber in *David Copperfield* say 90 years ago, and it seemed a reasonable thing to say.

It might still be true today, if things could have stood still. But an industrial revolution has intervened, a movement of a great Nation's population to the cities, cycles of business ebb and flow, an exchange of a spare independence for an inevitably greater interdependence of man upon man, man upon business, and both upon complex economic process.

It was a change which came swiftly in this country. A change which a man now living could have seen in his own lifetime. In Wisconsin, a committee of the State Legislature, investigating credit for consumers a few years ago, mused aloud about it in one of those very human documents which official bodies sometimes produce: "Most of the members of the Committee, being men of middle age, recall that in their boyhood the pioneer family was nearly self-sustaining . . . Today, however, it appears that cash is required . . . Society, while making considerable advance in social legislation, has failed to provide families with any regularity of income or with any insurance against catastrophe, while their ability to raise their own food or manufacture their own equipment has almost disappeared."

One result of the flocking to the cities, and the loss of economic self-sufficiency, was the loan shark. He preyed mostly on wage earners. He came into prominence—one of the city's hazards—during the 1880's and 1890's. He charged outrageously, and he collected cruelly. But he was able to do that only because he appeared to fill a genuine need for people—for workers who had to eat, or pay a doctor bill, between now and the next pay day; for small business people or professional men who needed a bit of ready cash to start in trade, or to carry on till business picked up.

Crusaders crusaded, and moralists moralized, but it abated little of the victim's interest charges. If he could have found cheaper credit somewhere, he would have gone there. But he couldn't, and so he went to the loan shark. A legal campaign might drive some sharks out of business (maybe to another State), and drive others under cover. Still the problem was: Where else, when credit was needed, was it to be had? The pawnbroker was about the one other available lender, and he not only required some valu-



## Remedial Loan Societies

*Crusades against the loan sharks brought forth these semiphilanthropic lenders. Consumers who need to borrow may find some of them useful today*

able to pawn, but charged a pretty stiff rate of interest too.

"Periodic campaigns with spectacular criminal prosecutions," a New York official said, "proved as futile as pulling weeds out of a neglected potato patch. In the whole history of campaigns against loan sharks, the only permanent good has come from the development of new institutions to make cheaper money available to the ordinary worker."

How was cheaper money to be made available to those who had to borrow to live? Reformers who looked abroad saw an interesting sight. In Europe there were municipal and State pawnshops lending money at reasonable rates to the average fellow and his family. More looking took the reformers down the perspective of centuries, back to the fourteenth century, when these semi-charitable pawnshops had been originated in Italy, by an order of friars.

In France, they still call them *monts de piété*—funds of piety. It is now the Gov-

ernment which assumes responsibility for these funds. It is less of piety, probably, than a feeling that it is cheaper for the community to make credit available to some of its hard-pressed citizens than to have them ground down by money-lenders.

Widespread as were the public pawnshops on the European continent, however, there seemed no immediate possibility of fitting them into the constitutional scheme of the United States. The Federal Government had staked farmers to homesteads on easy terms; and it was later to grant reasonable credit to help farmers climb from tenancy to ownership, from poverty-stricken farming to efficient and self-respecting farming. But around 1900, when the battle against the loan sharks was beginning to rage in many an American city, there seemed no point in talking Government credit for city folks.

It was then that a new type of loan agency came into being. To the moral fervor of the anti-loan-shark crusade was added a big practical argument—funds to loan to those who might have been prey of the sharks.



STATES cannot legislate equality of bargaining power between the needy consumer and the lender. But the pendulum has swung a good part of the way back since the time creditors could put delinquent debtors in jail.

Worthy citizens with some capital to spare got together. In a number of cities they set up what were known as remedial loan societies. Some who furnished capital expected to get interest on it; some did not. Some thought they might forego any returns on their money for a few years, but figured that after a while the societies would have to pay interest or else they would not get any more cash to lend.

Some of the remedial loan societies followed the system of the *monts de piété*, and loaned on pledges. They were, in other words, semiphilanthropic pawnshops. Other societies loaned on chattel mortgages—chiefly on household goods.

Interest rates at the remedial societies were lower than those of pawnshops, and much lower than those of the loan sharks. Business ethics of the remedials were higher.

GREATEST activity in remedial loan societies came during the 1890's and the early 1900's, when the fight against the loan sharks was getting under way. The remedials served as yardsticks of the new small loan business. They showed there was a demand for small loans which would require much more capital than semiphilanthropic sources could supply. They indicated the need for special small loan legislation. Finally, they gave some idea of the costs of the business. They showed that, while lending at bank rates—the cherished "6 percent"—was out of the question, the small loan business might be profitable at rates well below those of the loan sharks. By 1915 there were 38 remedial associations in business. But by that time a number of new forms of credit for consumers had begun to make their appearance.

Credit unions, first chartered in Massachusetts in 1909, showed that consumers might organize and cooperatively meet their need for small loans out of their own savings. Their rates were about the lowest at which small sums could be loaned. "Industrial" banks began to make their appearance just about this time, lending at rates higher than those of credit unions, but far below those of loan sharks, and lower than those of most pawnbrokers. And State legislation made possible the development of a licensed small loan business, charging somewhat more than the industrial banks, but demanding less by way of security.

These new agencies took the starch out of the remedial society movement. Some of the remedials, in fact, metamorphosed into profitable small loan businesses. No new remedial societies were founded after 1917.

Today the remedials' national association lists 22 societies. Fourteen of them lend only on pledges, or on pledges as well as on other collateral. The other remedials take mortgages on cars, or household furniture, or ask cosigners (most difficult form of security for the average consumer to get).

The remedials generally pay limited dividends, usually between 6 and 8 percent. The country's largest society, for example, has been paying, on capital contributed, 6 percent a year every year for 44 years.

Interest rates charged by the remedial societies range from 9 to 36 percent a year. Lowest rate in the country is that of one New York society, which charges three-fourths of 1 percent a month, or 9 percent a year.

THIS society, which does the largest business of lending on pledges of personal goods of any organization in the world, illustrates the need which may be filled by the remedial societies at their best. Since regular pawnshops are notoriously reticent about the details of their business, the reports of this vast society's business throw light on the whole pledge lending picture.

Last year, at the 21 offices of this remedial loan society in New York, 730,000 borrow-

**WAGE EARNERS** out of a job, or people in need of some quick cash to meet a doctor's or a hospital bill, are the most frequent borrowers from remedial loan societies. But among the remedials' customers are to be found consumers of all occupations, and even small tradesmen looking for capital to carry on business.



ers received a total of 36 million dollars in loans.

Some 202,000 loans last year were made to people who borrowed less than \$10. On these loans, of course, the organization lost money. Maintenance of the society's usual rate of return on its capital, however, indicates that low-interest lending on pledges is commercially feasible, especially when sufficient volume is obtained.

Seven out of each 10 loans were for less than \$50. At that, this society made 32,500 loans for \$200 or over.

Borrowers from this organization may pay back by instalments. Instalment payments may be as large and as frequent as the borrower can afford. The society, however, does not attempt to work out any schedule of instalment repayment with borrowers. On the other hand, it requires, ordinarily, that borrowers pay back at least 5 percent on their loans each year if they want to keep the right of redeeming their pledges.

TOTAL loans by the country's 22 remedial associations last year came to 55 million dollars. Consumers in 21 cities made over a million loans from remedial offices. But the single organization in New York accounted for two-thirds of the activity of all the country's remedial loan companies.

Some remedial societies, founded in the flush of anti-loan-shark campaigns, have gone out of business. A few have stepped out of their limited dividend character. Some appear to be too stodgy and unaccommodating in their business methods, too conservative in granting loans, to help many of the consumers who most need their services.

In a city where a remedial loan organization operates and lends on pledges, the consumer who is thinking of pawning valuables for quick cash, should shop around at the remedial. In other communities, a remedial society may offer an alternative to a small loan company or industrial bank.

At any rate, the alert consumer (and alert consumers must often borrow) will consider this along with other sources of cash-in-a-hurry. He should compare the remedial loan office's interest rate, security demanded, possibility of redeeming the pledge (if that is the security) and terms of repayment; against terms and charges at other sources of ready cash.

The next article in this *Guide* series on credit will take consumers into the personal loan departments of commercial banks.

Previous articles in this series on consumer credit have appeared in the January 30, February 13, February 27, March 13, March 27, and April 15, 1939, issues of the *Guide*.



*"The Congress shall have power . . . (to) fix the standards of weights and measures"*

Constitution of the United States, Article I, Section 8, paragraph 5.



**WHEN** is a standard not a standard?

The answer is: "When it's one of 48 State standards, many of which are different." Then it's a trade barrier. And it is a Grade A nuisance, to boot, when, in addition to being different from State to State, it is enforced with a disregard for the convenience of interstate traders.

September 17, 1787, was the day on which representatives of 12 of the 13 States (Rhode Island dissenting) put their signatures at the end of a newly drafted Constitution. In the Constitution they gave a newly created Congress power to act on a grievance which annoyed them as much as it does us—the lack of a single standard of weights and measures throughout the United States. Since then the standards problem has been aggravated by the creation of different standards in the different States. This is true not only of weights and measures but also of containers, grades, and a host of other measures of one kind or another.

DESPITE its power to act, the Nation as a whole has done little about the problem. So far as fruits and vegetables are concerned, there are 4 laws which together touch on the problem. There are a Federal Standard Barrel Act, 2 Standard Container Acts, and

a clause in the Tariff Act which establishes 50 pounds as the legal weight for a bushel of apples for tariff purposes. Together they fix standards for barrels, berry boxes and baskets, for hampers, round stave baskets, market baskets, and for a bushel of apples. They do not do anything for crates and boxes. Nor do they establish standard weights for bushels, or any of the other units of weight or measure.

Besides these weights and measures laws there are Federal laws which provide for U. S. grades and their compulsory use for wheat, cotton, and butter under certain conditions.

BUT it is not so much what the Federal Government has not done as it is what the States have done, that makes a bewildering problem of nonconformity. This is brought out in the special report of the Bureau of Agricultural Economics to the Secretary of Agriculture on "Barriers to Internal Trade in Farm Products."

Sweetpotatoes, legally, weigh 60 pounds to the bushel in one State, 56 pounds in 5 States, 55 pounds in 5 other States, 54 pounds in 10 States, 50 pounds in 14 States, and 46 pounds in one State.

Cantaloups may come in halves filled with

ice cream at the end of a dinner, but when they start on their way to consumers they travel in "standard" cantaloup crates—or rather in crates that have been standardized into distinctly different shapes and sizes by 15 different State laws. Five of these State laws apply standards for cantaloup crates according to the inside dimensions; others define standards according to the outside dimensions. Apple boxes have been "standardized" into a Babel of diversity by 7 different laws.

Most of these standards are voluntary and are intended only for shipments out of a State and not for application at the receiving end of the fruit and vegetable haul.

Not so long ago, however, Oregon made its berry box standards compulsory on all berries shipped out of the State. At the same time California enforced its own different standard for boxes containing berries coming into the State. Oregon farmers and

*\*Fourth of a series of articles giving results of an analysis of "Barriers to Internal Trade in Farm Products," a Special Report recently made by the Bureau of Agricultural Economics to the Secretary of Agriculture. Earlier chapters appeared in the March 13, March 27, and May 1, 1939, issues of Consumers' Guide. A few free copies of the complete report can be had by addressing the Bureau of Agricultural Economics, U. S. Department of Agriculture, Washington, D. C.*

# Standardizing Standards

*When measurements of quantity and quality vary from State to State, standards need standardizing. In the fourth article of a series on trade barriers, the part unstandardized standards play in slowing up trade is shown\**

shippers who sold their berries in California were caught between the devil and the deep blue sea.

ANOTHER container problem is packed full of potentialities for trouble. Utah and Montana demand that all fruits and vegetables be shipped in new, clean containers. Arizona says they must be packed in new or clean containers if they come with an inspection certificate. To make the law even more stringent, Montana has ruled that boxes which have been used during the picking of fruits and vegetables are not new containers.

Breaking an old farm habit of using baskets, crates, and boxes over and over again, these laws make trouble for farmers, and add to the cost of marketing. Based partly on the belief that there is danger in spreading plant diseases from the use of used containers, the laws have been passed despite the fact that experts have not made up their minds on this problem yet.

MANY producers and consumers now recognize that quality as well as quantity must be measured in order to buy intelligently. Just as with quantity standards, when quality standards vary from State to State, confusion sets in.

Montana requires all produce sold within its borders to bear grades and labels that meet Montana's specifications. These grades and labels are based on Federal standards but they have several requirements of their own.

An official in a neighboring State says, "On commodities such as peaches and cantaloups which are marked according to (our standards) in this State, they (Montana) insist that the grades be marked according to their standards. This, of course, requires a duplication of the marking and causes considerable confusion to truckers hauling into (Montana)."

Consumers, as well as producers, of course, pay the costs of confusion. "It is my understanding," another State official says, "that when a load of fruits or vegetables arrives at the Montana State line, even though they carry the inspection certificates of (our) State, issued under our joint Federal and State setup, they must again be reinspected . . . (and) another charge made for the inspection by the Montana people."

California has established minimum standards for 30 different fruits and vegetables. No fruits and vegetables, from California or from other States, may be sold in the State if they do not come up to these minimum standards.

WHEN minimum standards are fixed at reasonable levels, and usually they are, they protect consumers from inferior and unwholesome products, and they protect the producers of wholesome quality products from unfair competition with inferior products. When fixed at unreasonably high levels, however, minimum standards may reduce the supplies of good wholesome foods to consumers.

Sometimes States take in their welcome mats altogether. Michigan locks and bars its door to cull potatoes, the very lowest grade, if they are to be sold for table use. Colorado rejects all eggs which grade as low as U. S. Trade. State inspectors meet all trucks carrying fruits and vegetables into Utah; any product which falls into the cull class is rejected. An inspection fee ranging from 50 cents to \$4 is exacted from each trucker, whether his cargo is admitted or not.

Sometimes States frankly draw up their grade requirements to encourage the sale of their own products and to discourage the sale of out-of-State products.

Rhode Island, for instance, has 3 egg grades—Rhode Island Special, fresh eggs,

and eggs that are not fresh. "Consumers desiring the very best egg obtainable," the Rhode Island Bureau of Markets explains, "should demand a 'Rhode Island Special.' This is the highest grade of egg sold in Rhode Island. 'Rhode Island Specials' must be produced in Rhode Island."

WITHOUT tampering with grade requirements, some States encourage their citizens to give preference to State-grown products by requiring labels which identify out-of-State products. North Carolina, South Carolina, and Florida require eggs that come from outside the State to be labeled "shipped." Georgia and Montana require eggs to be labeled with the name of the State in which they were produced. In North Carolina, South Carolina, and Florida, too, locally produced eggs are labeled as a State product.

Grade requirements that give advantages to State-grown products sometimes are followed by State-sponsored advertisements of the home product.

STATE advertising has not proved an unmitigated benefit to consumers. When designed to encourage the consumption of locally grown products, as against out-of-State products, State advertisements can act like a tariff, discouraging consumers from buying out-of-State products even though they may be equal in value to locally produced foods. "Eat Michigan apples. They're best," that State tells its citizens. "New Jersey has finer eggs," affirms that Commonwealth.

"There is," the Report to the Secretary of Agriculture warns further, "a real possibility that the various States will adopt the view that advertising by other States jeopardizes their markets. In fact, just such a fear is expressed in the introductory section of the Idaho law that provides for State advertising."

Such an attitude obviously can lead to competitive advertising budgets and the develop-



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**12** ment of un-American tensions and rivalries between States.

Even where advertising is within the legal power of a State, the Report to the Secretary says, "each State has the responsibility of avoiding action that . . . would be directly or indirectly restrictive of interstate trade."

This story opened with a riddle. Farmers, distributors, and consumers still have the same riddle to answer which the Founding Fathers thought they had answered by establishing a more perfect union.

THE 13 COLONIES were threatening to become 13 little countries when the Constitution was written. Different kinds of money, different laws, different weights and measures standards, tariffs, blocked the way to progress and prosperity.

Today walls between the States are being bricked up again with different bricks. And as they go up, prices go up with them, and farmers' returns and wages go down. Anything which Balkanizes America tends to Balkanize the American standard of living.

Now the general answer to most of these problems is indicated in the Special Report to the Secretary of Agriculture. States must assume the responsibility of subordinating their "individual welfare to the general welfare of the United States."

For specific recommendations it is necessary to look at the history of grades. When grades were first promulgated, "they were little more than part of the advertising of the organization or district which then issued

them . . . Local pride said: 'We will never suffer our unparalleled fruit to be packed and sold on any such low standards as must be set to meet the needs of the growers in yonder Valley over the Divide, where they have multitudes of pests which to us are happily unknown.'"

But while the people in Happy Valley may have wanted a grade designation which would truly bespeak the virtues of Happy Valley fruits, buyers and sellers wanted grades that would speak in a language that could be understood in every market in the country. When counters between buyers and sellers became 3,000 miles wide, it became necessary to speak a language that could be understood 3,000 miles away. Uniform grades and standards provide that language.

The War accelerated the adoption of national standards. But post-war competition between the States threatens to reduce the common language to a confusion of tongues.

WHAT is needed specifically, the Report to the Secretary indicates, is action by the Federal Government under the powers given it by the weights and measures clause in the Constitution, and cooperation between the States and the Federal Government to achieve uniformity in grades, labeling, and standards.

Grades should be extended to more commodities.

Where private brands are used by canners and meat packers to connote quality (and they are universally) an attempt should be made to bring order out of that confusion

by the introduction of simple uniform grades.

Grades are expressed in too many different ways; consumers, too, should be able to understand them. Some retail grades are expressed in letters, A, B, or C; some have names, Choice, Extra, Prime; and still others are designated numerically, like 92 score. Instead of all this, the Report suggests, one simple set of grade designations should be adopted. Milk, for example, could stand a uniform grade.

FINALLY Federal and State grades should be studied to see if they keep pace with consumer tastes, and with scientific knowledge. Nor should they smell too much of the laboratory and the study. "In the past Federal and State grades have been criticized on the grounds that they have been written mainly by technical commodity experts without enough consultation with general economists, nutrition experts, and others." The others, of course, are consumers, and farmers, and the trade.

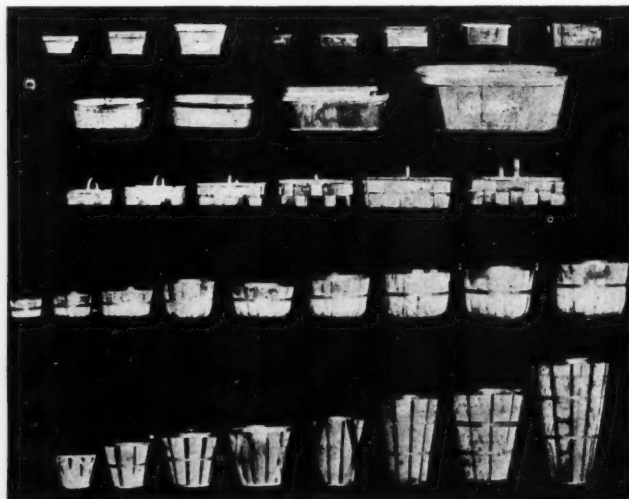
CONTAINERS FOR FRUITS AND VEGETABLES, a new publication of the Bureau of Agricultural Economics, is just off the press. It includes a digest of Federal laws dealing with fruit and vegetable packages, and reviews the containers used in important shipping regions for the major kinds of these foods. It is Farmers' Bulletin 1821.

Copies can be obtained free, as long as the supply lasts, from the Department of Agriculture, Washington, D. C.

**THIS DESIGN** in consumer confusion explains why consumers have a hard time getting their money's worth when they buy canned goods. Last year they had to select their best buys from more than 155 can sizes, some of which look alike and contain different amounts of food, and some of which look different but contain the same amounts of food.



**THE CONSTITUTION** gives Congress the power to standardize containers. Acting under this authority, Congress has standardized certain fruit and vegetable containers—reducing the number of berry boxes from 44 to 3; splint or market baskets from 40 to 6; hampers from 75 to 9.



# COOPERATION

**"ORGANIZING** a Farmers' Cooperative" is the subject of a Farm Credit Administration circular recently off the press. Concerned chiefly with organization of farm producers for marketing activities, it also carries information which may be of use to farmers interested in formation of cooperative purchasing groups or the cooperative provision of business services.

Practical advice on forming the association—after it has been decided there is need for it, and that it can be supported—is followed by suggested organization agreements, marketing agreements, and bylaws for the co-op.

This 42-page booklet, listed as Circular No. C-108, is free from the Farm Credit Administration, Washington, D. C.

THE EXTENT of cooperative activity among the farmers of America is marshaled statistically in a current Farm Credit Administration leaflet, "Statistics of Farmers' Marketing and Purchasing Cooperatives, for the 1937-38 Marketing Season." (Free on request from the Farm Credit Administration, Washington, D. C.)

Growth of marketing and purchasing co-ops in the last 10 years emerges vividly from the rows of figures. Cooperative purchasing associations, for example, more than doubled in the 10-year period, with 2,600 listed for last year, as compared with 1,205 in the 1927-28 season. Membership, it is estimated, went from 398,000 to about 900,000. Total purchases were recorded at 128 million dollars for the 1927-28 season and 323 million dollars last year. In addition, marketing associations last year did 117 million dollars' worth of purchasing for their members. Thus purchasing activities of farm co-ops last year totaled 440 million dollars.

Through the 2,600 purchasing co-ops reporting for 1937-38 in this annual survey, farmers in 46 States were buying chiefly feed, petroleum products, fertilizer, seed, coal, and machinery.

NORTH CAROLINA hog raisers are finding cooperative swine markets a road to better

grades, better marketing practices, and better prices, according to a recent report by the State College Extension Service. Fourteen of the 16 associations in North Carolina have been formed since the first of January, 1937.

In the eastern part of the State, cooperative swine markets sold close to 95,000 hogs last year for a total return of 1½ million dollars. Not only that, but, says the Extension Service swine specialist, these cooperatives "enabled the farmers to determine whether the price they received from other sources was a fair one."

BUYING CLUBS among locals of the Farmers' Union in Louisiana are said to be growing. Started only a few months ago, about a dozen clubs are now taking orders, and combining them to pass on savings to their members in a number of grocery items. The savings, writes the Louisiana Farmers' Union, "remain in the local treasury until after the third monthly order has been filled. At that time the members vote what percent of the savings are to be turned back to each member, and what percent will be set aside toward their own cooperative store."

Cooperative purchasing of fertilizer is reported by Farmers' Union members in other parts of the State.

HOUSING is one field of cooperative activity which has been much less prominent in this country than in a number of European lands. Present housing cooperatives include several well-established institutions serving several thousand families. But until recently cooperation in housing has been almost entirely restricted to the New York City region.

Public housing construction, on the other hand, has been concerned almost entirely with homes for very low-income families, those just a step above the relief level.

The National Public Housing Conference has recently proposed that Federal, State, and local authorities aid cooperative tenant societies in "the erection and management of dwellings for their own members, under the supervision of local housing authorities." No subsidies or grants would be involved in the Conference proposal. But the neces-

sary capital, it was suggested, should be loaned at moderate interest rates to the cooperative groups.

Families to be served would be those whose incomes are not high enough for them to rent decent homes at prevailing rates, but too high to make them eligible for present Government-aided houses and apartments.

COOPERATORS AND STUDENTS of consumer organization are almost accustomed to being periodically staggered by statistics from the vast British cooperative movement. Latest figures to dazzle American readers' eyes are the London Cooperative Society's results of its fifteenth annual one-month membership campaign.

Enrolling almost 45,000 members in the one-month drive, the London Society—and it is only one of the 3 cooperative societies in the city of London—pulled its total membership figures up to 804,850. It thus easily boasts that it is "the world's largest retail cooperative."

With 998 retail stores, and a total business last year of almost 78 million dollars, the London Cooperative Society distributed patronage refunds to its members of over 4½ million dollars. It is the largest distributor of milk and coal in the metropolis.

One of the other 3 societies in London, the Royal Arsenal Society, recently announced that it had furnished its members and its other patrons with almost 51 million dollars' worth of goods and services last year, and returned 3½ million dollars in savings to members.

THE COOPERATIVE MUTUAL automobile insurance company originally launched by the Ohio Farm Bureau maintained its position, fifth from the top among mutual auto casualty companies, last year. Six million dollars' worth of premiums were written during the year, an increase of 40 percent over 1937 activity. At present the company still operates in only 9 States and the District of Columbia.

[Continued on page 14]



THE WORKER who is beyond the age of 40 or 45 frequently lands on the industrial scrap heap. In the competition for jobs he is at a grave disadvantage, sometimes because of the effects of age but often because of the employer's preference for a younger man, regardless of the skill or vigor of a middle aged or older worker. Many public and private agencies have been occupied with the problem of the older worker. The problem has become all the more serious because the proportion of people of 45 and over in our population has been rising steadily.

Self-help cooperatives are now suggested as a means of enabling the community to care for some of its older, and otherwise permanently unemployed, workers. A detailed study of self-help cooperatives was made in Los Angeles under the auspices of the Social Science Research Council and the University of California.

"The self-help organizations," says the report, "are capable of producing even larger savings than they have produced in the past if they are directed to providing a self-sustaining means of livelihood to the thousands of persons who are every year reaching the age of 'obsolescence.'" Even from the standpoint of "relieving the already overburdened taxpayers," it is concluded that "the community can ill afford not to support the self-help organizations."

In the self-help co-ops, "the members organize and conduct their own activities, supervise and deal with other workers, and make and dispose of goods according to their own judgment."

Recommendations of the study are that self-help organizations should be encouraged and aided, by Federal, State, and local authorities, to continue their work and improve their procedures. These authorities, moreover, are urged to "collaborate in a program of education in cooperation, not only for the members of the self-help organizations and those interested in them, but also for the public in general. Both should be instructed to regard self-help as an agency supplementary to the present-day economy, rather than as a movement in opposition to it."

COOPERATIVES as a way toward higher living standards for the South were discussed by the recent Conference on Cooperation at Greenville, South Carolina. Among sponsors of the conference were the University of North Carolina Extension Division and the Greenville County Council for Community Development. "Educating People to Help Themselves" was the theme of the 3 days of discussion. Taking part were some 300 people from 10 Southern States, repre-

sented churches, labor unions, universities and schools, Government, farm cooperatives.

Specific recommendations of the conference included preparation of a directory of local cooperatives already functioning in the South; development of courses on cooperation for schools and adult education groups; organization of credit unions, buying clubs, and other types of co-ops.

DELEGATES to the twenty-second annual meeting of America's oldest cooperative wholesale, with headquarters at Superior, Wisconsin, voted to hire resident education directors in each of the 7 districts in the wholesale's territory. The appointment of these educational directors was seen by the meeting as stimulating the action of co-operatives in defense of democratic institutions. Represented at the meeting were 160 co-ops in Minnesota, Wisconsin, and Michigan, with 35,000 members.

Business for the wholesale last year passed the 3 million dollar mark. The delegates voted patronage refunds to member societies of 1.4 percent on wholesale operations, and transferred the rest of the \$65,000 net saving to surplus reserves.

AN EASTERN CONSUMER cooperative wholesale reported, at its recent annual meeting, an increase in business from 537 thousand dollars in 1937 to 717 thousand dollars last year. Goal for 1939, the 350 delegates from 12 States were informed, is a million dollar volume. Monthly figures of sales to May, it was said, bear out the expectation that the goal will be reached.

A testing kitchen, said to be the first of its kind operated by a consumer co-op wholesale, was one of the highlights of the delegates' visit to the wholesale's enlarged headquarters in New York City. In the first 7 months of its operation, this "housewife's laboratory" has tested 1,225 different grocery items.

SPRING is convention season. Another significant cooperative meeting brought together 500 delegates from consumer co-ops, mostly in cities in Illinois, Indiana, Ohio, and Southern Michigan. This was a joint annual meeting for the educational league and the cooperative wholesale serving 12,500 members of 110 cooperative societies in the Central States.

Growth of cooperatives in the Columbus, Cleveland, Detroit, and Chicago regions was reported. Delegates, in line with what appears to be a distinct trend in the consumer cooperative movement, voted to develop plans for unification of the educational

league and the wholesale into a single coordinated regional organization.

PROBLEMS OF YOUTH under current economic conditions occupied delegates to the regional annual cooperative youth conference at Superior, Wisconsin. Over 200 delegates and visitors from the Lake Superior area took part in discussions, business meetings, and skits. A new wrinkle in co-op youth meetings was a broadcast interview of delegates from the convention stage.

THE COUNTRY's first consumer cooperative-owned refinery, it is announced, will soon be built at Phillipsburg, Kansas. A 70-mile gathering pipe line will connect the plant with nearby Kansas oil fields.

The refinery is to be a subsidiary of a mid-Western co-op wholesale whose members are 440 local consumer cooperatives. Last year these societies bought over \$4,280,000 worth of gas, oil, farm supplies, and groceries through the wholesale. It is expected that these societies will be able to get about 40 percent of the refined fuel they sell from the refinery. The wholesale has been operating its own oil-blending plant.

## HOW TO CLEAN WALLS

[Concluded from page 7]

wall paper cleaners by writing for circular 183, Pennsylvania State College, School of Agriculture and Experiment Station, Division of Agricultural Extension, State College, Pennsylvania.

Soft stale bread is a favorite household remedy for soiled wall paper. The scratchy crust of the stale bread is cut away, and a fresh part of the loaf used as fast as it soils. Rub the bread over the wall in long, even, vertical strokes. And don't press too hard on the wall.

Fresh grease spots—from oily hair, for example—usually come off if a hot iron is pressed against a blotter held against the spot. Two or three applications may be necessary before the spot melts off, but too persistent an ironing can scorch the wall.

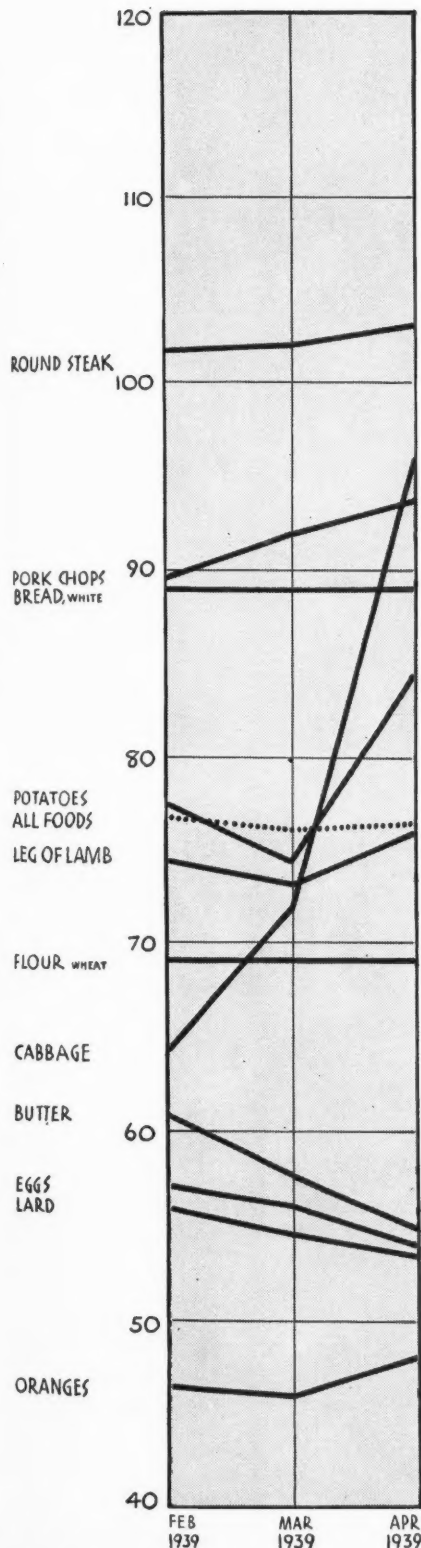
Another way to get rid of grease spots is to apply a thick layer of fuller's earth, or talcum powder. Left on the spot for 24 hours, and then lightly brushed off, either of these may get rid of the blemish.

A bad stain can be treated with ordinary household hydrogen peroxide (3 percent). But this may change the color of the paper slightly, so try it on a hidden spot behind a picture before you decide to use it.



# YOUR FOOD SUPPLIES AND COSTS 15

## A PERSPECTIVE



**FOOD COSTS:** Downward trend which has been underway since last December was checked in April, when costs went up slightly. This increase resulted from an upturn in prices of cabbage, potatoes, and meats which more than offset seasonal decreases in prices of eggs and dairy products. Costs, however, continued at the lowest level for this time of the year since 1934. They are 3.5 percent below last April.

**FRUITS:** Good crops of pears, grapes, and cherries are in prospect this spring and summer. Peach supplies through July probably will be slightly larger than a year ago.

**MELONS:** June supplies of cantaloups and watermelons most likely will be slightly smaller than in 1938, but sharply below average.

**VEGETABLES:** Spring and early summer supplies (not including local truck garden supplies) probably will be about average this year. No production data are available on local truck gardens, which are an important source of supply at this time of the year.

**DAIRY PRODUCTS:** The 1939 peak in milk production, which usually comes in June, may be above its 1938 level in view of record production in recent months.

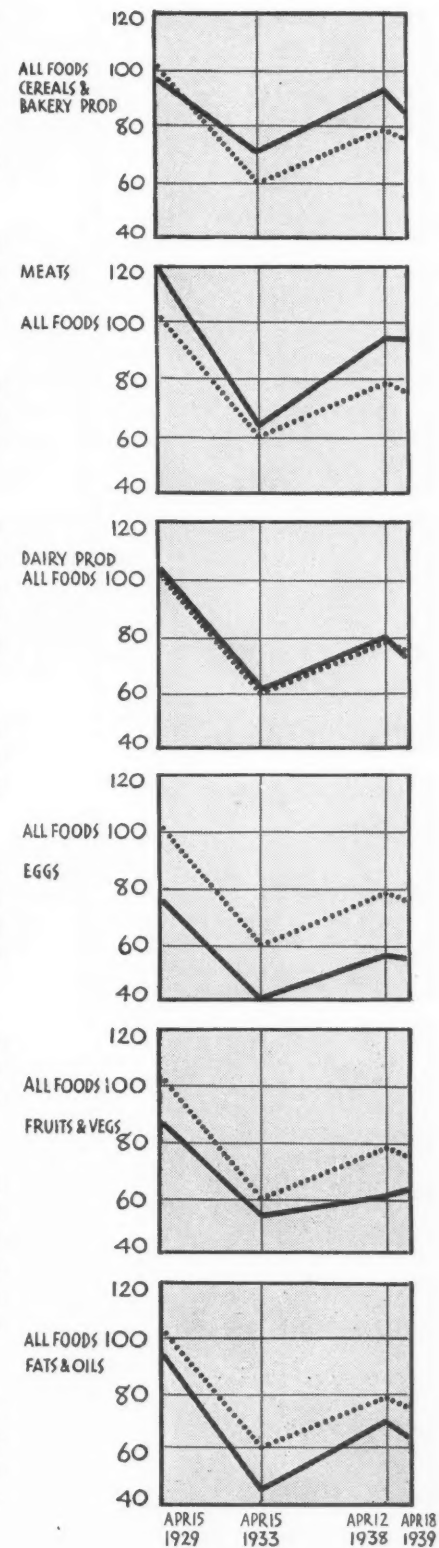
**EGGS:** Peak in production appears to have been reached in April. A seasonal monthly decrease in supplies, but supplies larger than in 1938, is in prospect from now until November.

**POULTRY:** Seasonal increase in supplies of young chickens (broilers, fryers) and much larger supplies than a year ago are in prospect for June.

**CANNED VEGETABLES:** Total supplies for the 1939-40 season (which opens in August) probably will be slightly smaller than for the current season. A prospective large carryover at the end of this season is expected to offset in part the effect of a much smaller pack.

**MEATS:** June supplies of better grade beef, pork, and spring lamb probably will be above their May levels. Spring lamb and lower grade beef are the only meats that are expected to be less plentiful than last June.

## A CLOSE-UP



MAY 15, 1939

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